

# WHY SOME PARENTS DIDN'T RENEW CHIP: FINDINGS FROM THE CHIP RETENTION SURVEY



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## **Introduction**

The vast majority of parents whose children had insurance coverage through the Montana Children's Health Insurance Plan (CHIP) have positive opinions of the CHIP program. However, some of those parents do not renew their children's CHIP coverage even though their children may still be eligible. The Montana CHIP program is committed to providing continuous health coverage for eligible children. One of our goals is to improve the retention of children who are eligible but do not renew their CHIP coverage. As a result, we chose to examine our renewal process and to conduct a Retention Survey with parents whose children recently lost their CHIP coverage.

During the CHIP renewal process, a parent (for the purpose of this report, the term "parent" also means a legal guardian) of a child with CHIP coverage is sent a renewal packet approximately 2 months prior to the expiration of their child's CHIP coverage. If a completed application is not returned, a letter is sent 25 days before expiration reminding them to re-apply. If they fail to re-apply before the one-year-anniversary, CHIP coverage is terminated. The CHIP renewal rate for the three months prior to the initiation of this survey (February – April 2001) was 66%.

The purpose of the CHIP Retention Survey was to determine why parents did not renew CHIP for their children before coverage was terminated (at the 1 year anniversary). The survey would also show if the families who did not renew had other insurance for their children after CHIP coverage ended. An additional purpose was to give parents a reminder of the need to re-apply for CHIP coverage. The results of the survey would be used to improve the CHIP renewal process. By improving this process and being more responsive to the needs of CHIP families, we hope to increase the number of eligible families who reapply for CHIP prior to the termination of their children's CHIP coverage.

## **CHIP Renewal Survey Process**

During the month of May 2001 Montana CHIP employees attempted to survey 350 parents whose children's CHIP coverage ended during a six-month period from November 2000 through April 2001. One hundred sixty-seven (167) surveys were completed. The response rate to the survey was 52%.

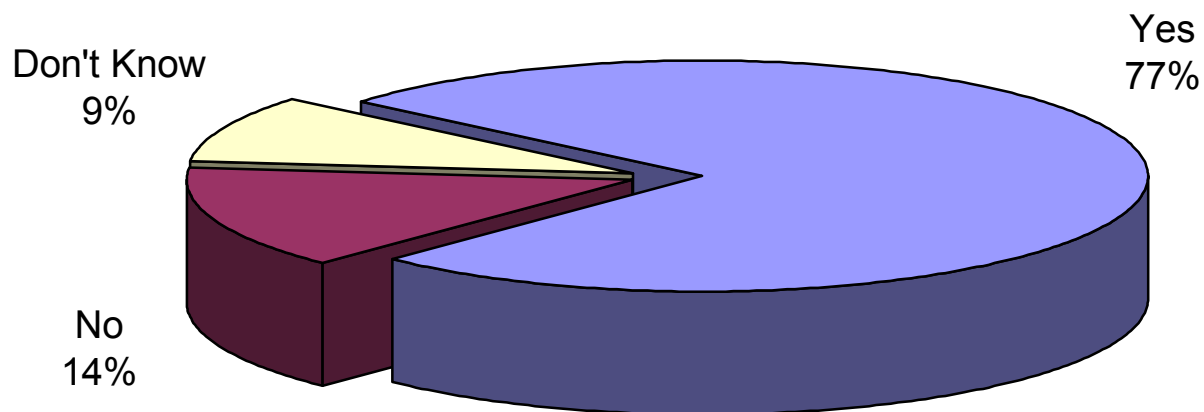
The survey consisted of the use of two instruments: 1) a telephone survey (see attached CHIP Retention Survey) and 2) for those parents who couldn't be reached by telephone after at least two attempts, a mailed questionnaire (see attached CHIP Retention Questionnaire). Many parents who weren't reached by telephone were left a detailed message and were asked to call the CHIP toll free number and leave answers to survey questions on voice mail.

The surveyors attempted to vary the times the calls were placed. Attempts were made at least once during the day and once in the evening (or weekend, if necessary). Telephone numbers that were disconnected were checked online at the Qwest directory. If correct numbers

couldn't be found, or a parent wasn't reached by telephone, a CHIP Retention Questionnaire was sent in the mail. Included in the mailing to the parent were the following: a "CHIP Retention Questionnaire", a "CHIP Fact Sheet", and a self-addressed stamped envelope in which to return the questionnaire (See attachments).

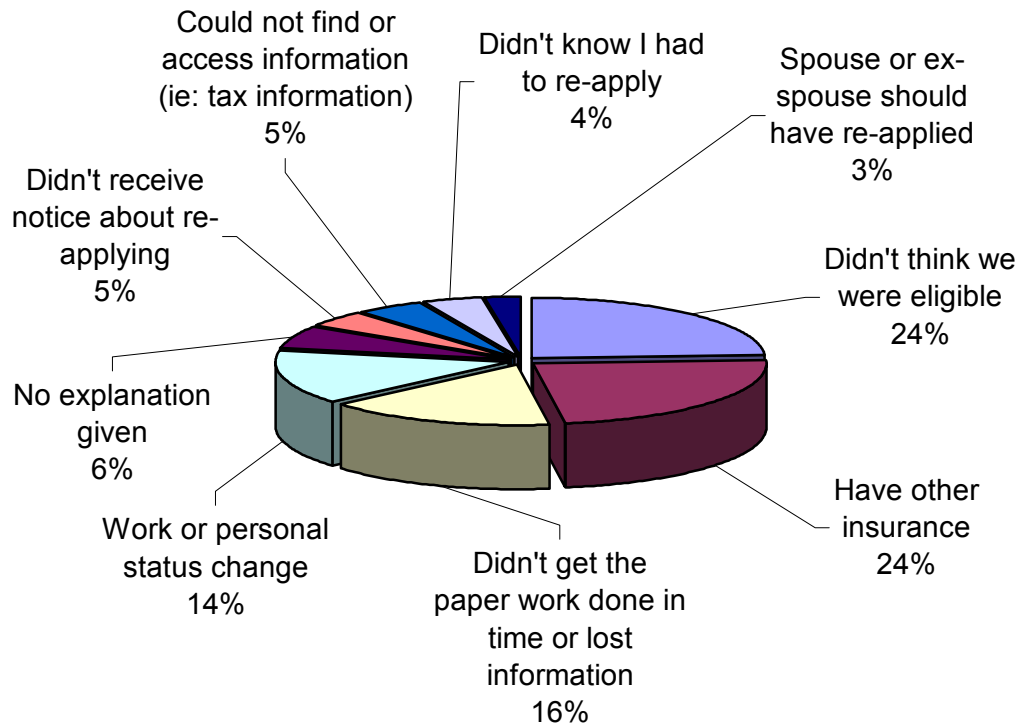
## **Findings**

**QUESTION #1: Approximately 2 months before coverage ended, a CHIP application was mailed to you. Did you receive that application?**



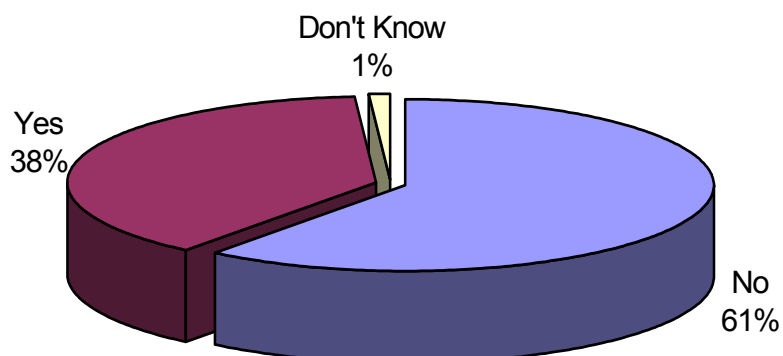
	NOV	DEC	JAN	FEB	MAR	APR	TOTAL	PERCENT
Yes	13	22	19	26	32	26	138	77%
No	4	4	3	5	5	5	26	14%
Don't Know	3	6	2	2	4	0	17	9%
Total:	20	32	24	33	41	31	181	100%

**QUESTION #2: Our Records Show that you didn't return the application. We are hoping you could tell us why you didn't return it.**



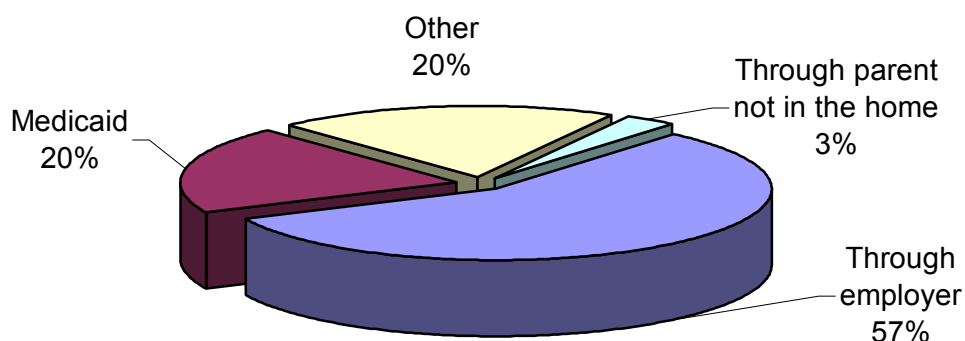
	NOV	DEC	JAN	FEB	MAR	APR	TOTAL	PERCENT
Didn't think we were eligible	4	5	14	7	13	4	47	24%
Have other insurance	6	15	4	11	7	3	46	24%
Didn't get the paper work done in time or lost the information	2	3	4	5	10	7	31	16%
Work or personal status change	5	5	5	5	4	4	28	14%
No explanation given	1	0	0	1	7	3	12	6%
Didn't receive notice about re-applying	2	2	0	1	2	2	9	5%
Could not find or access information (ie: tax information)	0	1	0	2	3	3	9	5%
Didn't know I had to re-apply	0	0	0	3	1	4	8	4%
Spouse or ex-spouse should have re-applied	1	1	1	0	1	1	5	3%
Total:	21	32	28	35	48	31	195	100%

**QUESTION #3: Does (do) your child(ren) currently have other health care coverage?**



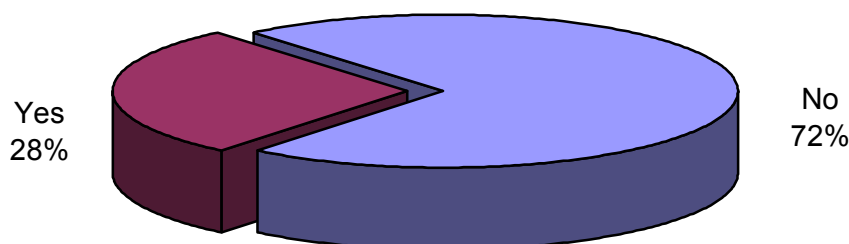
	NOV	DEC	JAN	FEB	MAR	APR	TOTAL	PERCENT
No	8	16	15	17	26	23	105	61%
Yes	10	16	9	13	12	6	66	38%
Don't Know	0	0	0	1	1	0	2	1%
Total:	18	32	24	31	39	29	173	100%

**QUESTION #3B: If yes, the source of insurance is.**



	NOV	DEC	JAN	FEB	MAR	APR	TOTAL	PERCENT
Through employer	7	6	5	9	8	2	37	57%
Medicaid	5	1	3	2	1	1	13	20%
Other	2	3	3	1	3	1	13	20%
Through parent not in the home	0	0	0	0	1	1	2	3%
Total:	14	10	11	12	13	5	65	100%

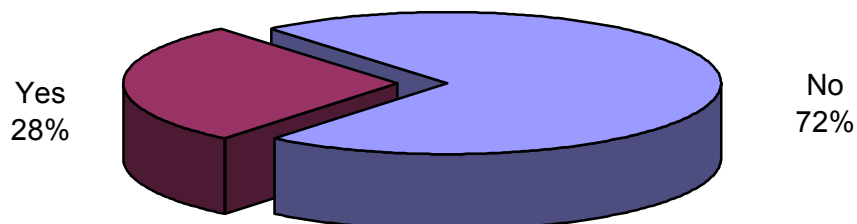
**QUESTION #4: Would you like us to send you a CHIP application so you can reapply for CHIP for your children?**



	NOV	DEC	JAN	FEB	MAR	APR	TOTAL	PERCENT
No	11	21	16	25	18	17	108	61%
Yes	9	12	8	7	19	14	69	39%
Total:	20	33	24	32	37	31	177	100%

The question was asked to offer parents an opportunity to obtain an application and re-apply for CHIP. Sixty-nine applications were sent to the parents who requested them.

**QUESTION #5: Would you like the phone number of someone in your area who can answer questions about the program or help you with the application?**



	NOV	DEC	JAN	FEB	MAR	APR	TOTAL	PERCENT
No	8	21	21	24	16	18	108	72%
Yes	7	7	4	3	11	10	42	28%
Total:	15	28	25	27	27	28	150	100%

The intent of this question was to connect a parent with a local community advocate for individual assistance in the application process. This question was only asked during the telephone surveys; surveys that were mailed to parents automatically included the Community Advocates listing. If parents answered yes to this question, a list of statewide community advocates, with an advocate name in their area highlighted, was sent to them.

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## **Conclusions**

Most parents (76%) received the re-enrollment packet and application. Of those parents who received the applications, there were a variety of reasons for not returning the survey (See Appendix - Summary of Survey Comments for specific reasons.) Some parents indicated that they now have other insurance for their children (24%) and some didn't think they were eligible for CHIP (21%).

Most parents (61%) said their children do not currently have other health care coverage.

Some parents said their children currently have health insurance (38%). Of those children, most of them (57%) now have coverage through their parent's employer. Some children now have Medicaid (20%) or Other Sources (20%) for their health coverage. (See Summary of Survey Comments for specific sources.) *Note: This survey was conducted one to six months after the expiration of each child's CHIP coverage. The question addressed other coverage at the time of the survey, not other coverage at the time of CHIP expiration. Future surveys will ask if a child had other coverage the month after the expiration of their CHIP coverage.*

Most parents (61%) did not want another application so they could reapply for CHIP for their children. Applications were sent to parents who requested them (39%).

Most parents (72%) did not want the phone number of someone in their area who could answer questions about the program or help them with the application. A Community Advocate list was sent to those parents who requested it during the telephone survey (28%) and a list was sent with each mailed survey.

## **Next Steps**

We believe that there are changes we can make to make the renewal process easier and as a result, increase the number of families who renew their children's CHIP coverage.

- We are now attaching a bright yellow sticker that says "Important Insurance Information" to the renewal packet envelope. We are also including a magnet reminding parents to renew CHIP and giving them the toll-free CHIP phone number. We will revise this magnet to include a space for parents to write their CHIP renewal date and their doctor's and dentist's phone numbers.
- We will make phone calls instead of mailing letters to parents whose renewal applications are incomplete or require additional documentation.
- We will do quarterly mailings to parents stressing the importance of preventive care, how to access care for their children and the need to notify us if their children are no longer eligible for CHIP (e.g. turned 19 years old, obtained other health insurance or Medicaid, became eligible for State of Montana employee health insurance, are in the custody of the Correction system or moved permanently from Montana)
- We will consider mailing brightly colored postcards to parents two weeks prior to



mailing the renewal packet.

- We will revise the letter in the renewal packet to stress the need to reapply and to notify the parents of the following:
  - There is a waiting list (presently there are approximately 800 children on the list and the anticipated wait is 4-6 months).
  - Retroactive coverage is not available
  - Parents should reapply even if they think they are not eligible. Our eligibility staff will evaluate their application using the most current income guidelines and disregards. Families may qualify and be referred to other programs if they are not eligible for CHIP.
  - Parents should reapply even if they miss the deadline. Eligible children will be placed on the waiting list and be re-enrolled with as short a break in coverage as possible.
  - Children may be adversely affected if they lose their health coverage.
- We will mail renewal packets in envelopes with the CHIP logo and address instead of DPHHS return address.
- We will develop and mail to parents an abbreviated application form for renewal. This form will indicate the information they submitted on their previous applications. The parents will update the information, attach current income documentation and return to the CHIP office.
- We will develop an income and expense form for parents who are self-employed. This form may be submitted instead of a tax return. (Some families indicated they missed the renewal deadline because they were waiting for their tax returns to be completed.)
- We will consider including a calendar with tips on preventive health care, how to use insurance and contact information for the CHIP office in the renewal packet. We will include stickers for the renewal deadline date.
- We will track the monthly CHIP renewal rate to evaluate the effect of the above-mentioned changes.
- We will seek and implement improvements that will result in the increased retention of eligible Montana children in the CHIP program. Maintaining the high satisfaction level of parents whose children have CHIP coverage will continue to be one of our highest priorities.

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## **Summary of Survey Comments**

### **Why Was Application Not Returned?**

- Work status changed
- Wife left him-kids on Medicaid
- Broke leg, got too busy to think about it after that
- Community Health Partners said they didn't qualify
- It is ex-husband's responsibility to arrange for insurance, but if he doesn't take care of it soon, her current husband will cover the kids on his work insurance
- Got a job so wasn't eligible, enrolled in insurance through work, left job, lots of medical bills unpaid, has to file bankruptcy, Wants to get back on CHIP.
- Didn't receive application packet and didn't realize coverage expired
- Child turns 19
- Got busy-just didn't get back to the application
- Got married put child on husband's insurance
- Didn't remember getting application--so couldn't re-enroll
- Gave application to ex husband, but he didn't do it
- Had moved out of state
- Daughter turned 19 and has school insurance
- Didn't get around to the paperwork
- Didn't get re-enrollment packet or any letters or contact indicating that she needed to reapply. She thought it was like Medicaid.
- Lives and works in Washington
- It was hectic & if she got an application packet doesn't know what she did with it.
- Not working, but living with boyfriend, so figured they weren't eligible
- Husband has job change--might be able to get insurance
- Thinks they are over income
- Was waiting for taxes and will send in
- Didn't get our taxes done in time
- Waiting for taxes but think their income level too high
- Wanted to wait till taxes were done to see if they were eligible.
- Was holding for taxes
- Wanted to do taxes first so they wouldn't use old information
- The dad was supposed to put kids on his insurance, but didn't
- They've been having mail problems, also so many people picking up their mail it's hard to keep track of it
- Already applied and on waiting list
- Daughter had a baby and moved in with her boyfriend's family. They make too much, but baby isn't covered.
- Thought child was still covered—didn't remember getting anything in the mail
- Found higher paying job--called and wasn't eligible
- Is waiting for documents
- The dad died in a car accident
- Daughter's dad died in February

### **Why Was Application Not Returned? (continued)**

- Didn't receive application, but it may be because we didn't get the change of address notice she sent to us
- Didn't do the paperwork
- In process of moving out of state, the child has already left
- Got busy and was sidetracked
- No time and personal problems with income
- Mom in jail
- Thinks husband re-enrolled kids
- Thought she was still covered
- Has teaching job, moving out of state
- Time got away from her
- Wife thought kids were covered--husband was supposed to call back
- Thought she mailed it in, but can't remember
- Is sure she didn't get an application
- Husband got a state job with insurance then quit--then got another state job, asked for an application "just in case" he doesn't stay at this one
- Self employed and probably make too much, but still can't afford insurance coverage and worries about it
- Husband is self employed and needed the proof of income and taxes to be done before sending in
- Didn't think they would qualify, so didn't keep the first application form
- Recently got married and didn't get around to the application
- Ex husband should be applying. Kids are on his insurance but he can't afford it
- Application was sent in but she got a letter saying it was canceled
- House burned and their application was lost
- Family was gone for a month to California, but have returned
- Said application was too complicated for her and she needed help from her brother who helps with bills. She gave it to him and he said it was too late to send it in.
- Husband recently got a job that has insurance and two children also have Medicaid
- Never got the letter
- Graduated from school-now working-no longer low income-insurance through employment
- CHIP helped the family through a hard financial time. They are now back on their feet and with good jobs and able to insure the children.
- Children qualified for Medicaid
- It got lost in the move
- Misplaced form
- Income raised, didn't think they would qualify, it was hard to find people to take (?) and she thought that there are people that need it more.
- Sent out application in April; she misplaced it and recently filled it out.
- Didn't receive the application
- Never received application.
- Didn't have income & expense statement done; didn't understand that it could be hand

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written. Didn't realize that they "lost their spot on the re enrollment list by not having it in by the deadline".

- Sent completed application April 16- it was received by CHIP on April 18.
- Misplaced application

**Other Sources of Health Coverage**

- Husband just got job but no coverage for 2000 hours
- Through the tribe
- Indian Health Service
- Medicaid
- Through work
- Blue Cross/Blue Shield Youth Care
- School insurance
- Through work, but only covers major medical
- Certain months they get union insurance, but didn't have it the past two months
- Got married, husband has military insurance
- Montana Youth Care
- State of Montana insurance
- Husband joined union at work, kids covered

**Recommendations for Future Surveys**

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Demographic Update - An added benefit of conducting the survey was that we were able to update some of the families' demographic information. Many new telephone numbers were found and many more phone numbers were disconnected. There were at least 21 surveys returned with the new forwarding addresses attached; and there were at least 8 surveys returned with no forwarding addresses. (Surveys were mailed to parents at the new addresses if the address change was received before the May 22 cutoff date.)

Time of day - generally afternoon and evening calls generated more contacts.

Days of week - the latter part of the week were more effective to find parents at home than the first of the week.

Leaving messages - when the surveyors left detailed survey information on parents' answering machines, it appeared that more calls were returned than if they just left messages to return the callers' phone call.

Surveyor instructions - When a survey is undertaken again, it would be beneficial to ensure that the surveyors clearly understand what they are to do. Although surveyors were provided with detailed instructions, some address labels didn't get attached to mailed surveys and many of the surveys didn't list the CHIP expiration date.

Duration of survey process - For future surveys, at least three weeks should be allowed for contacting parents by phone and/or mail. There also should be at least two weeks between the deadline for mailed surveys to be returned and the compilation of results.

Survey Follow-up - Review all the comments given by survey respondents, contact those who have questions or concerns, and follow-up with those who requested applications and/or list of community advocates to assure they were received.

Check the files of all parents who indicate they did not receive a re-enrollment packet or application or didn't remember if they had received them.